

ABSTRACT OF THE DISCLOSURE

A heat-developable image-recording material comprising, on a support, a silver-supplying layer containing an organic silver salt, a reducing agent and an organic binder, and a separate photosensitive layer containing a photosensitive silver halide, the heat-developable image-recording material further containing an electron-transfer agent; and a method for forming an image by heat development comprising; imagewise exposing the heat-developable image-recording material and then heat-developing, whereby development of the photosensitive layer forms a silver image in the silver-supplying layer.